

Art Unit: ***

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Claim 1 (amended). A semiconductor component, comprising:

a first metal layer forming a first metal area and a second metal area electrically insulated from one another;

a dielectric layer;

a second metal layer produced separately from said first metal layer and forming a third metal area insulated from said first metal layer by an interposition of said dielectric layer, and said third metal area together with said dielectric layer and said first metal area forms a memory element, said second metal layer further forming a fourth metal area which together with said second metal area forms a contact area used to make contact with said second metal layer and said second metal layer having an electrically conductive connection between said third metal area and said fourth metal area;

an insulation layer covering said contact area and said memory element and having at least one opening formed therein and leading to said contact area; and

Art Unit: ***

an electrically conductive material filling said opening for making contact with said second metal layer.

2. The semiconductor component according to claim 1, wherein said contact area is used as an etching resist during etching of said opening.

3. The semiconductor component according to claim 1, wherein said fourth metal area makes direct contact with said second metal area.

4. The semiconductor component according to claim 1, wherein said fourth metal area is insulated from said second metal area by the interposition of said dielectric layer.

Claim 5 canceled.

Art Unit: ***

6. The semiconductor component according to claim 1, wherein said first metal layer and said second metal layer are composed of a noble metal.

7. The semiconductor component according to claim 1, wherein said dielectric layer is composed of a material selected from the group consisting of a ceramic material having a high dielectric constant and a ferroelectric ceramic material.

8. The semiconductor component according to claim 1, wherein at least one further opening is formed in said insulation layer.

9. The semiconductor component according to claim 6, wherein said noble metal is selected from the group consisting of platinum and platinum alloys.

Claims 10-12 are canceled.